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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Southern District of Ohio

In re	David W. Bobst,		Case No	2:13-bk-59400	
	Sandra E. Bobst				
-		Debtors	Chapter	13	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	454,000.00		
B - Personal Property	Yes	3	30,060.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		576,994.88	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		164,757.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		29,026.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			8,706.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			3,206.00
Total Number of Sheets of ALL Schedu	ıles	15			
	T	otal Assets	484,060.00		
			Total Liabilities	770,777.88	

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Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Southern District of Ohio

In re	David W. Bobst,		Case No. 2	2:13-bk-59400
	Sandra E. Bobst			
_		Debtors	, Chapter	13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	164,757.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	164,757.00

State the following:

Average Income (from Schedule I, Line 16)	8,706.00
Average Expenses (from Schedule J, Line 18)	3,206.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	8,000.00

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		122,994.88
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	3,000.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		161,757.00
4. Total from Schedule F		29,026.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		313,777.88

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B6A (Official Form 6A) (12/07)

In re David W. Bobst, Sandra E. Bobst Case No. **2:13-bk-59400**

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
4820 Grebus Road Columbus, OH 43207	Fee simple	J	154,000.00	154,093.00
(residence)				
2918 Parsons Avenue Columbus, OH 43207 2 buildings (business property and apartments)	Fee simple	-	300,000.00	422,901.88

Sub-Total > 454,000.00 (Total of this page)

454,000.00 Total >

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	David W. Bobst,
	Sandra E. Bobst

Case No.	2:13-bk-59400

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash	J	75.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Checking Account - Fifth Third Bank	J	560.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Household Goods	J	2,100.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		
6.	Wearing apparel.	Clothing	J	375.00
7.	Furs and jewelry.	Jewelry	J	450.00
8.	Firearms and sports, photographic, and other hobby equipment.	x		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
10	Annuities. Itemize and name each issuer.	x		
			Sub-Tota	al > 3,560.00

2 continuation sheets attached to the Schedule of Personal Property

(Total of this page)

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re David W. Bobst, Sandra E. Bobst

Case No. **2:13-bk-59400**

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

and unincorporated businesses. Itemize. 14. Interests in partnerships or joint ventures. Itemize. 15. Government and corporate bonds and other negotiable and nonnegotiable and nonnegotiable instruments. 16. Accounts receivable. 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. 18. Other liquidated debts owed to debtor including tax refunds. Give particulars. 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
other pension or profit sharing plans. Give particulars. 13. Stock and interests in incorporated and unincorporated businesses. Itemize. 14. Interests in partnerships or joint ventures. Itemize. 15. Government and corporate bonds and other negotiable and nonnegotiable instruments. 16. Accounts receivable. 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. 18. Other liquidated debts owed to debtor including tax refunds. Give particulars. 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s).	х			
and unincorporated businesses. Itemize. 14. Interests in partnerships or joint ventures. Itemize. 15. Government and corporate bonds and other negotiable and nonnegotiable and nonnegotiable instruments. 16. Accounts receivable. 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. 18. Other liquidated debts owed to debtor including tax refunds. Give particulars. 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	other pension or profit sharing	X			
ventures. Itemize. 15. Government and corporate bonds and other negotiable and nonnegotiable instruments. 16. Accounts receivable. 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. 18. Other liquidated debts owed to debtor including tax refunds. Give particulars. 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	and unincorporated businesses.	Bobst C	ollision, Inc.	J	Unknown
and other negotiable and nonnegotiable instruments. 16. Accounts receivable. X 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. 18. Other liquidated debts owed to debtor including tax refunds. Give particulars. 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. 18. Other liquidated debts owed to debtor including tax refunds. Give particulars. 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	and other negotiable and	X			
property settlements to which the debtor is or may be entitled. Give particulars. 18. Other liquidated debts owed to debtor including tax refunds. Give particulars. 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	16. Accounts receivable.	X			
including tax refunds. Give particulars. 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	property settlements to which the debtor is or may be entitled. Give	x			
estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.					
interests in estate of a decedent, death benefit plan, life insurance policy, or trust. 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	estates, and rights or powers exercisable for the benefit of the debtor other than those listed in	x			
claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	interests in estate of a decedent, death benefit plan, life insurance	x			
	claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims.	x			
Sub-Total > 0.00				Sub-Tota	al > 0.00

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re David W. Bobst, Sandra E. Bobst

Case No. **2:13-bk-59400**

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	199	96 GMC Truck	-	1,500.00
	other venicles and accessories.	200	11 Dodge Truck	J	1,600.00
		200	11 Buick LeSabre	J	1,900.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	Fra	ming Equipment and Office Furniture	J	21,500.00
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page)

26,500.00

Total >

30,060.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (4/13)

In re David W. Bobst,

Case No. **2:13-bk-59400**

Sandra E. Bobst

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. 8522(b)(2)

Check if debtor claims a homestead exemption that exceeds

\$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property 4820 Grebus Road Columbus, OH 43207	Ohio Rev. Code Ann. § 2329.66(A)(1)	4,000.00	154,000.00
(residence)			
Cash on Hand Cash	Ohio Rev. Code Ann. § 2329.66(A)(3)	75.00	75.00
Checking, Savings, or Other Financial Accounts, C Checking Account - Fifth Third Bank	ertificates of Deposit Ohio Rev. Code Ann. § 2329.66(A)(3)	560.00	560.00
Household Goods and Furnishings Household Goods	Ohio Rev. Code Ann. § 2329.66(A)(4)(a)	2,100.00	2,100.00
Wearing Apparel Clothing	Ohio Rev. Code Ann. § 2329.66(A)(4)(a)	375.00	375.00
<u>Furs and Jewelry</u> Jewelry	Ohio Rev. Code Ann. § 2329.66(A)(4)(b)	450.00	450.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u> 1996 GMC Truck	Ohio Rev. Code Ann. § 2329.66(A)(18)	1,500.00	1,500.00
2001 Dodge Truck	Ohio Rev. Code Ann. § 2329.66(A)(2)	1,600.00	1,600.00
2001 Buick LeSabre	Ohio Rev. Code Ann. § 2329.66(A)(2)	1,900.00	1,900.00
Machinery, Fixtures, Equipment and Supplies Used Framing Equipment and Office Furniture	d in Business Ohio Rev. Code Ann. § 2329.66(A)(5)	4,650.00	21,500.00

Total:	17.210.00	184.060.00

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B6D (Official Form 6D) (12/07)

In re	David W. Bobst,
	Sandra E. Bobst

Case No.	2:13-bk-59400
Case 110.	2.13-DK-33400

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	1.	_		1.0				
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	UZL-QU-DAFE	ローのPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			Mortgage	T	T E D			
Bayview Loan Servicing, LLC 4425 Ponce De Leon 5th floor Coral Gables, FL 33146		J	2918 Parsons Avenue Columbus, OH 43207 2 buildings (business property and apartments)					
			Value \$ 300,000.00				422,901.88	122,901.88
Account No.			Mortgage					
Ohio Valley Bank 420 Third Avenue Gallipolis, OH 45631		J	4820 Grebus Road Columbus, OH 43207 (residence)					
			Value \$ 154,000.00	1			135,791.00	0.00
Account No. Ohio Valley Bank 420 Third Avenue Gallipolis, OH 45631		J	Second Mortgage 4820 Grebus Road Columbus, OH 43207 (residence)					
	╀	_	Value \$ 154,000.00	_			18,302.00	93.00
Account No.			Value \$					
continuation sheets attached			(Total of	Subt			576,994.88	122,994.88
			(Report on Summary of S		ota lule		576,994.88	122,994.88

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B6E (Official Form 6E) (4/13)

In re	David W. Bobst,	Case No. <u>2:13-bk-59400</u>	
	Sandra E. Bobst		
-		Debtors	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priori listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report thi total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relation of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busine whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
■ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

continuation sheets attached

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B6E (Official Form 6E) (4/13) - Cont.

In re	David W. Bobst,
	Sandra E. Bobst

Case No.	2:13-bk-59400

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ODEBTOR NLIQUIDATED ONTINGENT S P U T E D AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER J С (See instructions.) Sales Tax Account No. State of Ohio, Department of Taxation 0.00 P.O. Box 182402 Columbus, OH 43218 J 3,000.00 3,000.00 Tax Lien Account No. State of Ohio, Department of Taxation 60,067.00 c/o Ohio Attorney General 150 E. Gay Street X Columbus, OH 43215 60,067.00 0.00 Tax Lien Account No. The United States of America 101,690.00 c/o U.S. Attorney General 950 Pennsylvania Avenue Northwest X Washington, DC 20530 101,690.00 0.00 Account No. Account No. Subtotal 161,757.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) 3,000.00 Schedule of Creditors Holding Unsecured Priority Claims 164,757.00 161,757.00 (Report on Summary of Schedules) 164,757.00 3,000.00

Case 2:13-bk-59400 Doc 11 Filed 12/11/13 Entered 12/11/13 15:27:59 Desc Main Document Page 11 of 38

B6F (Official Form 6F) (12/07)

In re	David W. Bobst,		Case No	2:13-bk-59400
	Sandra E. Bobst			
		Debtors		

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	С	Н	usband, Wife, Joint, or Community	C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETORE SO STATE		L	DISPUTED	AMOUNT OF CLAIM
Account No.			Credit Card Debt	T	T E D		
Capital One P.O. Box 85147 Richmond, VA 23276		J					
Account No.			Credit Card Debt	-	<u> </u>		24.00
Chase 800 Brooksedge Blvd. Westerville, OH 43081		J					
A			Cradit Card Daht	_	_	-	9,913.00
Account No. Chase 201 N. Walnut Street Wilmington, DE 19801		J	Credit Card Debt				
Account No.			Judgment	+	_	+	7,090.00
City of Columbus Income Tax Division 50 W. Gay Street, 4th floor Columbus, OH 43215		J					
							1,000.00
2 continuation sheets attached			(Total c	Sub f this			18,027.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	David W. Bobst,	Case No	2:13-bk-59400
	Sandra E. Bobst		

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

						—	
CREDITOR'S NAME,	CODEBTOR	Hu	sband, Wife, Joint, or Community	C O N T	U N L	D I	
MAILING ADDRESS	D	Н		N	L	s	
INCLUDING ZIP CODE,	E	w	DATE CLAIM WAS INCURRED AND	T	I QUI	P	
AND ACCOUNT NUMBER	ΙĔ	J	CONSIDERATION FOR CLAIM. IF CLAIM	Ι'n	Ιü	۱۲	AMOUNT OF CLAIM
(See instructions above.)	0	c	IS SUBJECT TO SETOFF, SO STATE.	G	L	Ē	Thirdely of CETHIN
	R			NGENT	D A T E D	ט	
Account No.	1		Collection	'	Ę		
				\vdash	10	⊢	4
Credit Adjustments							
330 Florence Street	1	J		1			
Defiance, OH 43512	1			1			
	1			1			
							400.00
							108.00
Account No. 2 accounts			Collection	П		Г	
	1						
Credit Solutions LLC							
2277 Thunderstick Drive	1	J		1			
#400	1			1			
Lexington, KY 40505							
							364.00
Account No.	1		Credit Card Debt		T	T	
	1						
JCPenney							
P.O. Box 960090		J					
	1	"		1			
Orlando, FL 32896-0090							
							1,000.00
Account No.	╅	╁	Collection	+	\vdash	┢	
The country of	1						
Meade & Associates							
		J					
737 Enterprise Drive		"					
Westerville, OH 43081-8885							
							88.00
Account No.	†	T	Collection	T	T	Т	
	1						
Medical Payment Data		1					
P.O. Box 840	1	J		1			
	1						
Coraopolis, PA 15108		1					
	I						1,049.00
Sheet no. 1 of 2 sheets attached to Schedule of	_		· · · · · · · · · · · · · · · · · · ·	Subt	tota	d d	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				2,609.00
chang chocoarea romphonic, channe			(Total of t		L	,-,	1

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	David W. Bobst,	(Case No	2:13-bk-59400
	Sandra E. Bobst			

Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

				—	_	_	
CREDITOR'S NAME, MAILING ADDRESS	C O D	Hu H	sband, Wife, Joint, or Community	CONTI	UNLI	D I S P	
INCLUDING ZIP CODE,	E B T O	w	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM		Q	P	AMOUNTE OF CLARA
AND ACCOUNT NUMBER (See instructions above.)	O R	C	IS SUBJECT TO SETOFF, SO STATE.	N G E N T	I D	UTED	AMOUNT OF CLAIM
Account No.			Collection	- N T	D A T E		
Nevada Professional Collections				\vdash	D	1	-
930 S. Third Street		J					
Suite 100 Las Vegas, NV 89101							
Las vegas, NV 09101							543.00
Account No.			Judgment	T			
State of Ohio, Bureau of Workers							
Comp		J					
c/o Ohio Attorney General 150 E. Gay Street							
Columbus, OH 43215							5,574.00
Account No.	İ		Judgment	T			
State of Ohio, Dept. of Jobs & Family							
c/o Ohio Attorney General		J					
150 E. Gay Street. Columbus, OH 43215							
Goldman, oli 40210							2,273.00
Account No.	T			T			
	1						
Account No.	╁	\vdash		+	\vdash	+	
	1						
				\perp			
Sheet no. 2 of 2 sheets attached to Schedule of				Sub			8,390.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t				
			(Report on Summary of So		Γota dule		29,026.00
							L

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B6G (Official Form 6G) (12/07)

In re David W. Bobst, Case No. 2:13-bk-59400
Sandra E. Bobst

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 2:13-bk-59400 Doc 11 Filed 12/11/13 Entered 12/11/13 15:27:59 Desc Main Document Page 15 of 38

B6H (Official Form 6H) (12/07)

In re David W. Bobst,
Sandra E. Bobst

Case No. **2:13-bk-59400**

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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B6I (Official Form 6I) (12/07)

David W. Bobst
In re Sandra E. Bobst

Case No.

2:13-bk-59400

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF	DEBTOR AND SP	POUSE		
Single	RELATIONSHIP(S): None.	AGE(S):			
Employment:	DEBTOR	l	SPOUSE		
Occupation	Owner				
Name of Employer	Bobst Collision				
How long employed					
Address of Employer	2918 Parsons Avenue Columbus, OH 43207				
INCOME: (Estimate of average or	projected monthly income at time case filed)		DEBTOR		SPOUSE
1. Monthly gross wages, salary, and	commissions (Prorate if not paid monthly)	\$	8,000.00	\$	0.00
2. Estimate monthly overtime		\$	0.00	\$	0.00
3. SUBTOTAL		\$	8,000.00	\$_	0.00
4. LESS PAYROLL DEDUCTION:					
 a. Payroll taxes and social secu 	urity	\$	294.00	\$_	0.00
b. Insurance		\$	0.00	\$	0.00
c. Union dues		\$	0.00	\$_	0.00
d. Other (Specify):		\$_	0.00	\$_	0.00
		<u> </u>	0.00	\$_	0.00
5. SUBTOTAL OF PAYROLL DEI	DUCTIONS	\$	294.00	\$	0.00
6. TOTAL NET MONTHLY TAKE	HOME PAY	\$	7,706.00	\$	0.00
7. Regular income from operation o	f business or profession or farm (Attach detailed statem	nent) \$	0.00	\$	0.00
8. Income from real property		\$	1,000.00	\$	0.00
9. Interest and dividends		\$	0.00	\$	0.00
dependents listed above	rt payments payable to the debtor for the debtor's use o	r that of \$	0.00	\$_	0.00
11. Social security or government as (Specify):	ssistance	¢	0.00	\$	0.00
(Specify).		<u> </u>	0.00	φ_	0.00
12. Pension or retirement income			0.00	\$ —	0.00
13. Other monthly income		Ψ	0.00	Ψ_	0.00
(Specify):		\$	0.00	\$	0.00
(\$	0.00	\$	0.00
14. SUBTOTAL OF LINES 7 THR	OUGH 13	\$	1,000.00	\$_	0.00
15. AVERAGE MONTHLY INCOM	ME (Add amounts shown on lines 6 and 14)	\$	8,706.00	\$	0.00
16. COMBINED AVERAGE MON	THLY INCOME: (Combine column totals from line 1:	5)	\$	8,706	.00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None.**

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B6J (Official Form 6J) (12/07) David W. Bobst

In re Sandra E. Bobst Case No. 2:13-bk-59400

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Coexpenditures labeled "Spouse."	omplete a separate	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? Yes X No	\$	1,130.00
b. Is property insurance included? Yes X No		
2. Utilities: a. Electricity and heating fuel	\$	400.00
b. Water and sewer	Ψ	0.00
c. Telephone	\$	50.00
d. Other Trash	\$	16.00
3. Home maintenance (repairs and upkeep)	- <u>\$</u>	100.00
4. Food	\$	480.00
5. Clothing	\$	50.00
6. Laundry and dry cleaning	\$	75.00
7. Medical and dental expenses	\$	73.00
8. Transportation (not including car payments)	\$	250.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	466.00
d. Auto	\$	66.00
e. Other 12. Taxes (not deducted from wages or included in home mortgage payments)	_ \$	0.00
(Specify)		0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the	ıe	
plan)		
a. Auto	\$	0.00
b. Other	_ \$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Personal Hygiene & Grooming	_ \$	50.00
Other	_	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules	and, \$	3,206.00
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year	ar	
following the filing of this document:		
None.		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	8,706.00
b. Average monthly expenses from Line 18 above	\$	3,206.00
c. Monthly net income (a. minus b.)	\$	5,500.00

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B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Southern District of Ohio

In re	David W. Bobst Sandra E. Bobst		Case No.	2:13-bk-59400	
		Debtor(s)	Chapter	13	

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	I declare under penalty of perjur	y that I have rea	ad the foregoing summary and schedules, consisting of _	17
	sheets, and that they are true and correct t	to the best of m	y knowledge, information, and belief.	
Date	December 11, 2013	Signature	/s/ David W. Bobst	
		C	David W. Bobst	
			Debtor	
Date	December 11, 2013	Signature	/s/ Sandra E. Bobst	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Sandra E. Bobst Joint Debtor Case 2:13-bk-59400 Doc 11 Filed 12/11/13 Entered 12/11/13 15:27:59 Desc Main Document Page 19 of 38

B7 (Official Form 7) (04/13)

United States Bankruptcy Court Southern District of Ohio

In re	David W. Bobst Sandra E. Bobst			2:13-bk-59400	
		Debtor(s)	Chapter	13	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$0.00 Employment Income - 2011 \$0.00 Employment Income - 2012

\$0.00 Employment Income - 2013 (to date)

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

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B7 (Official Form 7) (04/13)

2

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF PAYMENTS

AMOUNT PAID

AMOUNT

AMOUNT STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF PAYMENTS/ TRANSFERS

PAID OR VALUE OF AMOUNT STILL TRANSFERS OWING

NAME AND ADDRESS OF CREDITOR

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B7 (Official Form 7) (04/13)

3

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Garry A. Sabol, Esq. 1530 Demorest Road Columbus, OH 43228 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 2013 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$2,500.00

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10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

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15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

DATE OF

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL** SITE NAME AND ADDRESS

GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which None the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

ENVIRONMENTAL

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18 . Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

NATURE OF BUSINESS

BEGINNING AND ENDING DATES

NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

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20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

Mono h

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21 . Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

None

ADDRESS

DATE OF WITHDRAWAL

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

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25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	December 11, 2013	Signature	/s/ David W. Bobst	
		_	David W. Bobst	
			Debtor	
Date	December 11, 2013	Signature	/s/ Sandra E. Bobst	
			Sandra E. Bobst	
			Joint Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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LBR Form 2016-1(b)

UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF OHIO

In re:		Case No. 2:13-bk-59400
David W. Bobst Sandra E. Bobst		Chapter 13
	Debtor(s)	Judge

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR AND APPLICATION FOR ALLOWANCE OF FEES IN CHAPTER 13 CASE

I.

I.	<u>Disclosure</u>		
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. R. Bankr. P. 2016(b), I certify that I at that compensation paid to me within one year before the filing of the petition services rendered or to be rendered on behalf of the debtor(s) in contemplation of follows:	n in bankruptcy	, or agreed to be paid to me, for
	For legal services, I have agreed to accept	\$	2,500.00
	Prior to the filing of this statement I have received	\$	2,500.00
	Balance Due	\$	0.00
2.	\$of the filing fee has been paid.		
3.	The source of the compensation paid to me was:		
	■ Debtor □ Other (specify):		
4.	The source of compensation to be paid to me is:		
	■ Debtor □ Other (specify):		
5.	■ I have not agreed to share the above-disclosed compensation with any other passociates of my law firm.	persons unless t	hey are members and/or
	☐ I have agreed to share the above-disclosed compensation with another person of my law firm. A copy of the agreement, together with a list of the names of attached.		

Application II.

- I hereby apply for an allowance of fees in the amount set forth above. I understand and agree that the Court may approve, without itemization, an allowance of fees not to exceed \$3,500, for rendering the legal services set forth below. If I seek payment of fees in excess of \$3,500, I will file a separate application that sets forth the total amount of the fee requested, and that includes an itemization of all legal services performed, the hourly rate at which the services were performed, and the actual time spent by the case attorney, any other attorney, paralegal or professional person for whom fees are sought. Any request for reimbursement of expenses shall include an itemization of the expenses.
 - Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether, and under what a. chapter, to file a petition in bankruptcy;
 - b. Preparation and filing of any petition, schedules, statement of affairs and amendments thereto that may be required;
 - Preparation and filing of chapter 13 plan, and any pre-confirmation amendments thereto that may be required; c.
 - Preparation and filing of payroll orders and amended payroll orders; d.
 - Representation of the debtor at the meeting of creditors and confirmation hearing; and any continued hearings thereof; e.
 - f. Filing of address changes;
 - Routine phone calls and questions; g.
 - Review of claims: h.

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- i. Review of notice of intention to pay claims;
- j. Preparation and filing of objections to non-real estate and non-tax claims;
- k. Preparation and filing of first motion to suspend or reduce payments;
- 1. Preparation and filing of debtor's certification regarding issuance of discharge order; and
- m. Any other duty as required by local decision or policy.

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

7. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

Fax: (614) 871-5297 sabolg@yahoo.com

December 11, 2013	/s/ Garry A. Sabol	
Date	Garry A. Sabol	
	Signature of Attorney 0002004	
	Sabol Law Offices	
	1530 Demorest Road	
	Columbus, OH 43228	
	(614) 871-8970	

UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF OHIO

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total Fee \$306)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

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Form B 201A, Notice to Consumer Debtor(s)

Page 2

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$46 administrative fee: Total fee \$1,213)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

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B 201B (Form 201B) (12/09)

United States Bankruptcy Court Southern District of Ohio

In re	David W. Bobst Sandra E. Bobst		Case No.	2:13-bk-59400
		Debtor(s)	Chapter	13

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

David W. Bobst Sandra E. Bobst	X /s/ David W. Bobst	December 11, 2013
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known) 2:13-bk-59400	X /s/ Sandra E. Bobst	December 11, 2013
	Signature of Joint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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B 22C (Official Form 22C) (Chapter 13) (04/13)

In re		W. Bobst a E. Bobst	
		Debtor(s)	
Case N	umber:	2:13-bk-59400	

(If known)

According to the calculations required by this statement:	
☐ The applicable commitment period is 3 years.	
■ The applicable commitment period is 5 years.	
■ Disposable income is determined under § 1325(b)(3).	
☐ Disposable income is not determined under § 1325(b)(3).	
(Check the boxes as directed in Lines 17 and 23 of this statement.)	

CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

		Par	rt I.	REPORT OF INC	COME						
1		ital/filing status. Check the box that applies at Unmarried. Complete only Column A ("Deb					his stateı	ment	as directed.		
	b. ■	Married. Complete both Column A ("Debto	r's]	Income'') and Col	umn B	(''Spouse	's Incon	ne'') f	or Lines 2-10		
		gures must reflect average monthly income re-						(Column A		Column B
	the fil	dar months prior to filing the bankruptcy case ling. If the amount of monthly income varied nonth total by six, and enter the result on the a	dur	ing the six months,					Debtor's Income		Spouse's Income
2	Gros	s wages, salary, tips, bonuses, overtime, con	nmis	ssions.				\$	8,000.00	\$	0.00
3	enter profe numb	the difference in the appropriate column(s) of ssion or farm, enter aggregate numbers and proper less than zero. Do not include any part of luction in Part IV.	Lin Ovic	e 3. If you operate le details on an atta e business expense	more th chment	han one bu t. Do not e ed on Lin	usiness, enter a				
	a.	Gross receipts	\$	Debtor 0.00	\$	Spouse	0.00				
	b.	Ordinary and necessary business expenses	\$	0.00			0.00				
		Business income	Sui	otract Line b from	•			\$	0.00	\$	0.00
		s and other real property income. Subtract l	Line	b from Line a and	enter th						
4	Rents the ap	s and other real property income. Subtract I ppropriate column(s) of Line 4. Do not enter a of the operating expenses entered on Line b	Line a nu as a	b from Line a and mber less than zero a deduction in Par Debtor	enter the Dont IV.		e any				
4	Rents the appart of	s and other real property income. Subtract I propriate column(s) of Line 4. Do not enter a of the operating expenses entered on Line b Gross receipts	Line a nu as a	b from Line a and mber less than zero a deduction in Par Debtor 0.00	enter the Don t IV.	ot includ	0.00				
4	Rents the appart of a. b.	s and other real property income. Subtract I propriate column(s) of Line 4. Do not enter a of the operating expenses entered on Line b Gross receipts Ordinary and necessary operating expenses	Line a nu as :	b from Line a and mber less than zero a deduction in Par Debtor 0.00	enter the property of the prop	ot includ	e any	\$			0.00
	Rents the appart of	s and other real property income. Subtract I propriate column(s) of Line 4. Do not enter a of the operating expenses entered on Line b Gross receipts Ordinary and necessary operating expenses Rent and other real property income	Line a nu as :	b from Line a and mber less than zero a deduction in Par Debtor 0.00	enter the property of the prop	ot includ	0.00	\$	0.00	\$	
5	Rents the appart of a. b. c. Inter	s and other real property income. Subtract I propriate column(s) of Line 4. Do not enter a of the operating expenses entered on Line b Gross receipts Ordinary and necessary operating expenses	Line a nu as :	b from Line a and mber less than zero a deduction in Par Debtor 0.00	enter the property of the prop	ot includ	0.00	\$	0.00 0.00	\$	0.00 0.00
	Rents the appart of a. b. c. Inter Pensi Any a exper	s and other real property income. Subtract is propriate column(s) of Line 4. Do not enter a cof the operating expenses entered on Line but in Gross receipts Ordinary and necessary operating expenses Rent and other real property income rest, dividends, and royalties.	Line a nu s as: \$ \$ Su	b from Line a and mber less than zero a deduction in Par Debtor 0.00 0.00 abtract Line b from cluding child supunce payments or a ded in only one color and the color a	sthe houport pa	Spouse Spouse usehold hid for that paid by the	0.00 0.00 0.00		0.00	\$	
5	Rents the appart of the appart	s and other real property income. Subtract I proportiate column(s) of Line 4. Do not enter a of the operating expenses entered on Line b Gross receipts Ordinary and necessary operating expenses Rent and other real property income rest, dividends, and royalties. Gion and retirement income. amounts paid by another person or entity, onses of the debtor or the debtor's dependent ose. Do not include alimony or separate main or's spouse. Each regular payment should be re-	Substitute of the control of the con	b from Line a and mber less than zero a deduction in Par Debtor 0.00 0.00 0.thract Line b from cluding child supunce payments or a ded in only one column B. e appropriate columtion received by you	the houport pa mounts imn(s) of ou or you ensatio	Spouse usehold hid for that paid by the a paymen f Line 8. bur spouse	0.00 0.00 0.00 ut te t is	\$	0.00 0.00 0.00	\$ \$	0.00

9	Income from all other sources. Specify source are on a separate page. Total and enter on Line 9. Do maintenance payments paid by your spouse, but separate maintenance. Do not include any benef payments received as a victim of a war crime, crime international or domestic terrorism.	not include alimony include all other pay its received under the	or separate ments of alimony or Social Security Act or			
		Debtor	Spouse			
	a.		\$ \$	\$ 0.0	0 \$	0.00
10	Subtotal. Add Lines 2 thru 9 in Column A, and, if in Column B. Enter the total(s).	Column B is complete	ed, add Lines 2 through 9	\$ 8,000.0	00 \$	0.00
11	Total. If Column B has been completed, add Line the total. If Column B has not been completed, en			\$		8,000.00
	Part II. CALCULATION	N OF § 1325(b)(4) COMMITMENT I	PERIOD		
12	Enter the amount from Line 11				\$	8,000.00
13	Marital Adjustment. If you are married, but are n calculation of the commitment period under § 132: enter on Line 13 the amount of the income listed in the household expenses of you or your dependents income (such as payment of the spouse's tax liabili debtor's dependents) and the amount of income de on a separate page. If the conditions for entering to a. Description Desc	5(b)(4) does not require Line 10, Column B to and specify, in the line ty or the spouse's supposed to each purpose.	re inclusion of the income hat was NOT paid on a reg es below, the basis for exc ort of persons other than t If necessary, list addition	of your spouse, gular basis for luding this he debtor or the		
	c.	\$				
	Total and enter on Line 13				\$	0.00
14	Subtract Line 13 from Line 12 and enter the res	sult.			\$	8,000.00
15	Annualized current monthly income for § 1325(enter the result.	b)(4). Multiply the an	nount from Line 14 by the	number 12 and	\$	96,000.00
16	Applicable median family income. Enter the med information is available by family size at www.usd					
	a. Enter debtor's state of residence:	b. Enter deb	tor's household size:	2	\$	53,218.00
17	Application of § 1325(b)(4). Check the applicable ☐ The amount on Line 15 is less than the amount top of page 1 of this statement and continue wi ☐ The amount on Line 15 is not less than the arrange at the top of page 1 of this statement and continue.	nt on Line 16. Check th this statement.	the box for "The applicable th			
	Part III. APPLICATION OF § 13	325(b)(3) FOR DETI	ERMINING DISPOSABI	LE INCOME		
18	Enter the amount from Line 11.				\$	8,000.00
19	Marital Adjustment. If you are married, but are n any income listed in Line 10, Column B that was N debtor or the debtor's dependents. Specify in the lipayment of the spouse's tax liability or the spouse's dependents) and the amount of income devoted to separate page. If the conditions for entering this additional to the conditions for entering the dependents of the conditions for entering the dependent of the conditions f	NOT paid on a regular nes below the basis for s support of persons of each purpose. If neces	basis for the household ex r excluding the Column B her than the debtor or the sary, list additional adjusti	penses of the income(such as debtor's		
	b. c.	\$				
	Total and enter on Line 19.				\$	0.00
20	Current monthly income for § 1325(b)(3). Subtra	act Line 19 from Line	18 and enter the result.		\$	8,000.00

		alized current monthly inc he result.	ome for § 1325(b)(3). N	Multip	oly the amount from Line 2	20 by the number 12 and	\$	96,000.00
22	Applio	cable median family incom	e. Enter the amount from	m Lin	e 16.		\$	53,218.00
	Applio	cation of § 1325(b)(3). Che	ck the applicable box ar	nd pro	ceed as directed.			
23		e amount on Line 21 is mo 25(b)(3)" at the top of page					nined t	ınder §
		e amount on Line 21 is not 25(b)(3)" at the top of page						
		Part IV. Ca	ALCULATION (OF I	DEDUCTIONS FR	OM INCOME		
		Subpart A: D	eductions under Star	ndaro	ds of the Internal Reve	enue Service (IRS)		
24A	Enter i applica bankru	nal Standards: food, appar in Line 24A the "Total" amo able number of persons. (T aptcy court.) The applicable ar federal income tax return.	ount from IRS National his information is availa number of persons is th	Standable at nun	ards for Allowable Living www.usdoj.gov/ust/ or fronber that would currently l	Expenses for the om the clerk of the e allowed as exemptions	\$	1,053.00
24B	Out-of Out-of www.t who ar older. be allo you su Line c	F-Pocket Health Care for per- F-Pocket Health Care for per- substantial for per- substantial for from the care under 65 years of age, and (The applicable number of powed as exemptions on your poport.) Multiply Line a1 by 1. Multiply Line a2 by Line do Lines c1 and c2 to obtain	rsons under 65 years of age or lerk of the bankruptcy c d enter in Line b2 the appersons in each age cate federal income tax returns b1 to obtain a total amount of the service of the ser	age, a older, ourt.) oplical egory i ern, pla al amo ount fo	nd in Line a2 the IRS Nation (This information is avail Enter in Line b1 the appliable number of persons who is the number in that categous the number of any additional for persons under 65, or persons 65 and older, and	onal Standards for able at cable number of persons o are 65 years of age or ory that would currently tional dependents whom and enter the result in and enter the result in Line		
	Perso	ons under 65 years of age		_	<i>(</i>			
		and amade of Jeans of age		Pers	ons 65 years of age or old	ler		
	a1.	Allowance per person	60		Allowance per person	ler 144		
	a1.		60			1		
	-	Allowance per person		a2.	Allowance per person	144	\$	120.00
25A	b1. c1. Local Utilities availabe the numany ad	Allowance per person Number of persons Subtotal Standards: housing and uses Standards; non-mortgage ple at www.usdoj.gov/ust/omber that would currently be ditional dependents whom	tilities; non-mortgage of expenses for the applical or from the clerk of the been allowed as exemption you support.	a2. b2. c2. expen able coankrus on y	Allowance per person Number of persons Subtotal ses. Enter the amount of the county and family size. (The ptcy court). The applicable our federal income tax retrieval.	ne IRS Housing and his information is e family size consists of urn, plus the number of	\$	120.00 499.00
25A 25B	b1. c1. Local Utilities availabe the nur any ad Local Housin availabe the nur any ad debts s	Allowance per person Number of persons Subtotal Standards: housing and uses Standards; non-mortgage ble at www.usdoj.gov/ust/omber that would currently by	tilities; non-mortgage of expenses for the application of the blue allowed as exemption you support. tilities; mortgage/rent mortgage/rent expense for from the clerk of the blue allowed as exemption you support); enter on Lated in Line 47; subtractions	a2. b2. c2. expen able coankrus on y expen or you oankrus on y ine b	Allowance per person Number of persons Subtotal ses. Enter the amount of the county and family size. (The precy court). The applicable four federal income tax retrieves. Enter, in Line a belower county and family size (uptcy court) (the applicable four federal income tax retrieves the total of the Average Months.)	ne IRS Housing and his information is the family size consists of turn, plus the number of the IRS this information is the family size consists of turn, plus the number of		
	b1. c1. Local Utilities availabe the nur any ad Local Housin availabe the nur any ad debts s not en a.	Allowance per person Number of persons Subtotal Standards: housing and uses Standards; non-mortgage of the at www.usdoj.gov/ust/omber that would currently be ditional dependents whom a standards: housing and using and Utilities Standards; non-mortgage of the two standards; no grand Utilities Standards; no grandards; no gran	tilities; non-mortgage of expenses for the applicate of the best allowed as exemption you support. tilities; mortgage/rent mortgage/rent expense for the clerk of the best allowed as exemption you support); enter on Leading Line 47; subtraction. Standards; mortgage/rent	a2. b2. c2. expen able conkrus on y expen or you onkrus on y in the both the control of the cont	Allowance per person Number of persons Subtotal ses. Enter the amount of the county and family size. (The precy court). The applicable four federal income tax returns and family size (aptey court) (the applicable four federal income tax returns the total of the Average M. b from Line a and enter the course of the courter of the from Line a and enter the course of the courter of the from Line a and enter the courter of t	ne IRS Housing and his information is the family size consists of turn, plus the number of the IRS this information is the family size consists of turn, plus the number of		
	b1. c1. Local Utilities availabe the numerous and the numerous availabete the numerous availabete the numerous availabete so not en	Allowance per person Number of persons Subtotal Standards: housing and uses Standards; non-mortgage ole at www.usdoj.gov/ust/omber that would currently biditional dependents whom grand Utilities Standards; non-mortgage of the two standards; non-mortgage of the two standards; non-mortgage of the two standards; non-more that would currently biditional dependents whom grand utilities are an amount less than zero standards; non-more secured by your home, as stater an amount less than zero standards; non-more standards; non-	tilities; non-mortgage of expenses for the applicate of the best allowed as exemption you support. tilities; mortgage/rent expense for from the clerk of the best allowed as exemption you support); enter on Lated in Line 47; subtraction. Standards; mortgage/rent for any debts secured best and the subtraction of the secured best and the subtraction.	a2. b2. c2. expen able conkrus on y expen or you onkrus on y in the both the control of the cont	Allowance per person Number of persons Subtotal ses. Enter the amount of the county and family size. (The process of the court federal income tax retrieves. Enter, in Line a belowar county and family size (aptcy court) (the applicable court federal income tax retrieves the total of the Average M b from Line a and enter the court federal income tax retrieves the total of the Average M b from Line a and enter the court federal income tax retrieves the total of the Average M b from Line a and enter the court federal income tax retrieves the total of the Average M b from Line a and enter the court federal income tax retrieves the total of the Average M b from Line a and enter the court federal income tax retrieves the total of the Average M b from Line a and enter the court federal income tax retrieves the total of the Average M b from Line a section of the court federal income tax retrieves the total of the Average M b from Line a section of the court federal income tax retrieves the total of the Average M b from Line a section of the court federal income tax retrieves the total of the Average M b from Line a section of the court federal income tax retrieves the total of the Average M b from Line a section of the court federal income tax retrieves the total of the Average M b from Line a section of the court federal income tax retrieves the total of the Average M b from Line a section of the court federal income tax retrieves the total of the court federal income tax retrieves the court federal income tax retrieve	ne IRS Housing and his information is e family size consists of turn, plus the number of the IRS this information is a family size consists of turn, plus the number of turn, plus turn	\$	499.00
	b1. c1. Local Utilities availabe the nurany add Local Housing availabe the nurany addebts sonot en a. b.	Allowance per person Number of persons Subtotal Standards: housing and uses Standards; non-mortgage of that would currently be ditional dependents whom a standards: housing and use and Utilities Standards; non-mortgage of the two-understandards of the	tilities; non-mortgage of expenses for the application of the black of	a2. b2. c2. expen able conkrus on y expen or you oankrus on y ine b t Line nt expen oy you	Allowance per person Number of persons Subtotal ses. Enter the amount of the county and family size. (The precy court). The applicable four federal income tax retrievals. Enter, in Line a belower county and family size (uptcy court) (the applicable four federal income tax retrievals for the total of the Average M before Line a and enter the county and family size (uptcy court) (the applicable four federal income tax retrievals of the Average M before Line a and enter the county for the county	ne IRS Housing and his information is e family size consists of turn, plus the number of the IRS this information is a family size consists of turn, plus the number of tur		
	b1. c1. Local Utilities availabe the nurany addebts sonot en a. b. Local 25B do Standa	Allowance per person Number of persons Subtotal Standards: housing and uses Standards; non-mortgage ole at www.usdoj.gov/ust/omber that would currently biditional dependents whom grand Utilities Standards; non-mortgage of the two standards; non-mortgage of the two standards; non-mortgage of the two standards; non-more that would currently biditional dependents whom grand utilities are an amount less than zero standards; non-more secured by your home, as stater an amount less than zero standards; non-more standards; non-	tilities; non-mortgage of expenses for the applicate of the blue allowed as exemption you support. tilities; mortgage/rent mortgage/rent expense for from the clerk of the blue allowed as exemption you support); enter on Lated in Line 47; subtraction. Standards; mortgage/rent for any debts secured blue 47 see tilities; adjustment. If the allowance to which	a2. b2. c2. expen able coankrus on y expen or you oankrus on y ine b t Line nt expen oy you you co	Allowance per person Number of persons Subtotal ses. Enter the amount of the county and family size. (The procy court). The applicable four federal income tax retrievals. Enter, in Line a belower county and family size (uptcy court) (the applicable four federal income tax retrievals from Line a and enter the total of the Average M befrom Line a and enter the sense \$ county for the county of the subtract Line befrontend that the process set re entitled under the IRS Frontends.	ne IRS Housing and his information is e family size consists of turn, plus the number of the IRS this information is a family size consists of turn, plus the number of tur	\$	499.00

	Local Standards: transportation; vehicle operation/public transportation expense allowance in this category regardless of whether you pay the regardless of whether you use public transportation.		an	
	Check the number of vehicles for which you pay the operating expen	ses or for which the operating expens	es are	
27A	included as a contribution to your household expenses in Line 7. \square () □ 1 ■ 2 or more.		
	If you checked 0, enter on Line 27A the "Public Transportation" amo Transportation. If you checked 1 or 2 or more, enter on Line 27A the Standards: Transportation for the applicable number of vehicles in th Census Region. (These amounts are available at www.usdoj.gov/ust/	e "Operating Costs" amount from IRS e applicable Metropolitan Statistical A	Area or	\$ 424.00
27B	Local Standards: transportation; additional public transportation for a vehicle and also use public transportation, and you contend that your public transportation expenses, enter on Line 27B the "Public T Standards: Transportation. (This amount is available at www.usdoj.gr court.)	you are entitled to an additional deduransportation" amount from the IRS I	oction for ocal	\$ 0.00
28	Local Standards: transportation ownership/lease expense; Vehicle you claim an ownership/lease expense. (You may not claim an owner vehicles.) □ 1 ■ 2 or more. Enter, in Line a below, the "Ownership Costs" for "One Car" from the (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy Monthly Payments for any debts secured by Vehicle 1, as stated in Litthe result in Line 28. Do not enter an amount less than zero.	rship/lease expense for more than two e IRS Local Standards: Transportation court); enter in Line b the total of the	n Average	
	a. IRS Transportation Standards, Ownership Costs	\$	517.00	
	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$	0.00	
	c. Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	0.00	\$ 517.00
29	Enter, in Line a below, the "Ownership Costs" for "One Car" from the (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy Monthly Payments for any debts secured by Vehicle 2, as stated in Lithe result in Line 29. Do not enter an amount less than zero.	court); enter in Line b the total of the	Average	
	a. IRS Transportation Standards, Ownership Costs	\$	517.00	
	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$	0.00	
	c. Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.		\$ 517.00
30	Other Necessary Expenses: taxes. Enter the total average monthly e state, and local taxes, other than real estate and sales taxes, such as in security taxes, and Medicare taxes. Do not include real estate or sale	come taxes, self employment taxes, se		\$ 0.00
31	Other Necessary Expenses: involuntary deductions for employme deductions that are required for your employment, such as mandatory uniform costs. Do not include discretionary amounts, such as volu	retirement contributions, union dues	, and	\$ 0.00
32	Other Necessary Expenses: life insurance. Enter total average mor life insurance for yourself. Do not include premiums for insurance any other form of insurance.			\$ 0.00
33	Other Necessary Expenses: court-ordered payments. Enter the tot pay pursuant to the order of a court or administrative agency, such as include payments on past due obligations included in line 49.			\$ 0.00
34	Other Necessary Expenses: education for employment or for a ph the total average monthly amount that you actually expend for educate education that is required for a physically or mentally challenged dep providing similar services is available.	tion that is a condition of employment	and for	\$ 0.00
35	Other Necessary Expenses: childcare. Enter the total average mont childcare - such as baby-sitting, day care, nursery and preschool. Do			\$ 0.00

		1	
36	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 24B. Do not include payments for health insurance or health savings accounts listed in Line 39.	\$	0.00
37	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service-to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.	\$	0.00
38	Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 through 37.	\$	3,165.00
	Subpart B: Additional Living Expense Deductions		
	Note: Do not include any expenses that you have listed in Lines 24-37		
	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.		
39	a. Health Insurance \$ 0.00		
	b. Disability Insurance \$ 0.00		
	c. Health Savings Account \$ 0.00		
	Total and enter on Line 39	\$	0.00
	If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below:		
	<u>\$</u>		
40	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Do not include payments listed in Line 34.	\$	0.00
41	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.	\$	0.00
42	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.	\$	0.00
43	Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$156.25 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.	\$	0.00
44	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.	\$	0.00
45	Charitable contributions. Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). Do not include any amount in excess of 15% of your gross monthly income.	\$	0.00
		ì	

			Subpart C: Deductions for De	bt P	ayment			
47	own chec sche case	i, list the name of creditor, identi ck whether the payment includes eduled as contractually due to each	s. For each of your debts that is secured fy the property securing the debt, state to taxes or insurance. The Average Month ch Secured Creditor in the 60 months for additional entries on a separate page.	the Av nly Pa ollowi	verage Monthly yment is the to ng the filing of	Payment, and tal of all amounts the bankruptcy		
		Name of Creditor	Property Securing the Debt		Average Monthly Payment	Does payment include taxes or insurance		
	a.	Bayview Loan Servicing,	2918 Parsons Avenue Columbus, OH 43207 2 buildings (business property and apartments)	\$		■yes □no		
			4820 Grebus Road Columbus, OH 43207	Φ.	4 400 00			
	b.	Ohio Valley Bank	(residence)	\$ To	tal: Add Lines	■yes □no	\$	5,120.00
48	your payr sum	r deduction 1/60th of any amoun ments listed in Line 47, in order is in default that must be paid in following chart. If necessary, list	essary for your support or the support of the "cure amount") that you must pay to maintain possession of the property, order to avoid repossession or foreclosus additional entries on a separate page.	the c	reditor in addit ure amount wo ist and total any	ion to the uld include any such amounts in		
	a.	Name of Creditor -NONE-	Property Securing the Debt	,	1/60th of t	he Cure Amount		
	a.	HONE				Total: Add Lines	\$	0.00
49	prio		chaims. Enter the total amount, divided ny claims, for which you were liable at ch as those set out in Line 33.				\$	50.00
		pter 13 administrative expense.	es. Multiply the amount in Line a by the	amou	ant in Line b, a	nd enter the		
50	a.	Projected average monthly 0		\$		5,500.00		
30	b.	issued by the Executive Offi information is available at w	district as determined under schedules ice for United States Trustees. (This www.usdoj.gov/ust/ or from the clerk of	x		4.90		
	c.	the bankruptcy court.) Average monthly administra	ntive expense of chapter 13 case		al: Multiply Li		\$	269.50
51	Tota	al Deductions for Debt Paymen	nt. Enter the total of Lines 47 through 5	0.			\$	5,439.50
			Subpart D: Total Deductions f	rom	Income			
52	Tota	al of all deductions from incom	e. Enter the total of Lines 38, 46, and 5	51.			\$	8,604.50
	•	Part V. DETERMI	INATION OF DISPOSABLE I	NC(OME UNDI	ER § 1325(b)(2)	
53	Tota	al current monthly income. En	ter the amount from Line 20.				\$	8,000.00
54	payı	ments for a dependent child, repo	vaverage of any child support payments orted in Part I, that you received in accourt to be expended for such child.				\$	0.00
55	Qua wag	alified retirement deductions. I	Enter the monthly total of (a) all amount retirement plans, as specified in § 541(l				\$	0.00
56	+		der § 707(b)(2). Enter the amount from	Line	52.		\$	8,604.50

57		th documentation of these expen that make such expense necessar	ry and reasonable.	•		
	a.	mstances	\$	unt of Expense		
	b.		\$			
	c.		\$			
			Tota	l: Add Lines	\$	0.00
58	Total adjustments to determine result.	ine disposable income. Add the a	amounts on Lines 5	4, 55, 56, and 57 and enter the	\$	8,604.50
59	Monthly Disposable Income	Under § 1325(b)(2). Subtract Li	ne 58 from Line 53	and enter the result.	\$	-604.50
	•	Part VI. ADDITIONA	L EXPENSE (TLAIMS		
	707(b)(2)(A)(ii)(I). If necessar	at you contend should be an additionary, list additional sources on a sep	ional deduction fro	m your current monthly income t	ınder §	
60	of you and your family and that	at you contend should be an additionary, list additional sources on a sep	ional deduction fro	m your current monthly income t	ınder §	
60	of you and your family and the 707(b)(2)(A)(ii)(I). If necessal each item. Total the expenses Expense Description a.	at you contend should be an additionary, list additional sources on a sep	ional deduction fro	m your current monthly income uses should reflect your average Monthly Amount	ınder §	
60	of you and your family and the 707(b)(2)(A)(ii)(I). If necessal each item. Total the expenses Expense Description a. b.	at you contend should be an additionary, list additional sources on a sep	ional deduction fro	m your current monthly income uses should reflect your average Monthly Amount \$ \$	ınder §	
60	of you and your family and the 707(b)(2)(A)(ii)(I). If necessal each item. Total the expenses Expense Description a.	at you contend should be an additionary, list additional sources on a sep	ional deduction fro	m your current monthly income uses should reflect your average Monthly Amount	ınder §	
60	of you and your family and the 707(b)(2)(A)(ii)(I). If necessal each item. Total the expenses Expense Description a. b. c.	at you contend should be an additionary, list additional sources on a sep	ional deduction fro parate page. All fig	m your current monthly income ures should reflect your average Monthly Amount \$ \$ \$ \$	ınder §	
60	of you and your family and the 707(b)(2)(A)(ii)(I). If necessal each item. Total the expenses Expense Description a. b. c.	at you contend should be an additional, list additional sources on a sep. Total: Add Lines	ional deduction fro parate page. All fig	m your current monthly income ures should reflect your average Monthly Amount \$ \$ \$ \$ \$	ınder §	
60	of you and your family and the 707(b)(2)(A)(ii)(I). If necessa each item. Total the expenses Expense Description a. b. c. d.	at you contend should be an additional, list additional sources on a sep. Total: Add Lines	ional deduction fro parate page. All fig	m your current monthly income tures should reflect your average Monthly Amount \$ \$ \$ \$ \$ \$ \$	under § monthl	y expense for
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(Joint Debtor, if any)